



ARLINGTON  
MASSACHUSETTS

OFFICE OF THE BOARD OF ASSESSORS  
Robbins Memorial Town Hall  
730 Massachusetts Ave. Arlington, MA 02476  
phone: 781.316.3050 email: [assessors@town.arlington.ma.us](mailto:assessors@town.arlington.ma.us)  
[www.arlingtonma.gov](http://www.arlingtonma.gov)

## New Property Tax Exemption for FY 2025 for Eligible Taxpayers Informational Guide

In November 2023 the residents of the Town of Arlington voted in favor of adopting home rule legislation for a Means Tested Senior Tax Exemption.

This **Senior Means Tested Exemption** is intended to help low to moderate-income seniors reduce their property tax burden. The exemption amount is determined by several factors including the amount received from the Massachusetts Senior Circuit Breaker Tax Credit and a vote by the Select Board,

We will not know the actual benefit until all applications have been reviewed and the 3<sup>rd</sup> quarter tax bills are calculated.

### Program Eligibility

**You may be eligible to reduce a portion of the property taxes on your domicile if you meet the following conditions, in addition to qualifying for the 2023 Circuit Breaker State Income Tax Credit.**

- The applicant or joint applicant:
  - Owns<sup>1</sup> and occupies the property as their domicile
  - is aged 65 or older as of July 1, 2024, and joint applicant is 60 years of age or older

The following guidelines are established by the 2023 Massachusetts Senior Circuit Breaker Tax Credit:

- Income Limits from 2023:
  - \$69,000 or less for a single individual who is not the head of a household
  - \$86,000 or less for a head of household
  - \$103,000 or less for married couples filing a joint return
- Property Assessment: your FY 2024 assessment cannot exceed \$1,025,000
- Your Massachusetts property tax payments, together with half of your water and sewer expenses, must exceed 10% of your total Massachusetts income for the tax year.

**Example:** If you are a single person with an income of \$65,000, your calendar year 2023 property tax payments plus half your water & sewer payments must exceed \$6,500.

Additionally, the applicant must not own excessive assets that place him/her/them outside of the intended recipients of this exemption. Section 2 of Chapter 285 of Acts of 2020 states that the Board of Assessors may deny an application if they find the applicant has excessive assets.

The Board of Assessors has set an asset limit of \$250,000

<sup>1</sup>For properties held in trust applicant must be a trustee and have a beneficial interest in the trust.



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## **Benefit**

The Select Board shall set the exemption amount annually. The amount shall be within a range of 50% to 200% of the amount of the circuit breaker income tax credit issued by Massachusetts for which the applicant qualified for 2023. The amount for FY 2025 will not be known until the Classification Hearing is held, usually late November or early December each year. This exemption shall not reduce your property taxes by more than 50%.

### **How is the Circuit Breaker Tax Credit calculated?**

Taxpayers can claim a credit equal to the difference between your property tax payments (together with half your water & sewer charges) and 10% of your total income\*.

\*The maximum credit amount for tax year 2023 is \$2,590

**Example:** You are a single person with an income of \$65,000, and your property tax payments (together with half your water & sewer charges) are \$7,800.

Property tax payments, plus half water & sewer	minus	10% of your income	equals	CB Tax Credit
\$7,800	-	\$6,500	=	\$1,300

A tax professional can assist you in determining your eligibility for the Massachusetts Senior Circuit Breaker Tax Credit.

### **How is the program funded?**

The Senior Means Tested Exemption is funded through a redistribution of the property tax burden within the residential class.

The total amount exempted for the year through this exemption shall not exceed 1% of the Town's tax levy. The FY 2024 Levy is \$153,807,575, the total amount exempted could not exceed \$1,538,075.75.

### **Things to keep in mind:**

Filing an application does not stay the collection of your taxes. Taxes should be paid as assessed. If your application meets all requirements of the program, your actual FY 2025 tax bill will reflect the exemption. The exemption benefit will be applied directly to the actual tax bill (issued late December).

- The eligible applicant pool is expected to vary from year to year. Eligibility in one year does not guarantee eligibility the following year
- Applicants should understand that each year's qualifications are subject to Circuit Breaker eligibility during the prior calendar year
- In order to qualify for the program in FY 2025, the applicant must meet criteria established by the 2023 Senior Circuit Breaker State Income Tax Credit
- Receiving the Senior Means Tested Exemptions may result in ineligibility or a reduction in the amount of the State's CB tax credit the following year



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Fiscal Year (FY) 2025 Applications will be available in our office and online in July.

FY 2025 is July 1, 2024- June 30, 2025, we will be using income and tax payments from calendar 2023 & the Assessed value as of January 1, 2023 (which is the FY 2024 value) to establish your eligibility.

**Please call or email the Office of the Board of Assessors to be added to our mailing list.**

**Required documentation:**

- Complete application
- Proof of age
- Federal and State (including Schedule CB) Income Tax Returns
- Verification of Assets
- Trust Documentation (if applicable)

**Please Note:** You do not have to file for the Senior Circuit Breaker Tax Credit to be eligible for the Senior Means Tested Exemption. You will however be **required** to provide additional information to establish your eligibility, including but not limited to all 1099s received for 2023.

The deadline to file will be the first Thursday in September each year, applications and all supporting documents are due by close of business.

If you ordinarily file for the Veteran's, Blind, Surviving Spouse, Senior etc. do not let the filing of this application deter you from applying for the traditional exemptions.

# **FY2025 MEANS TESTED SENIOR EXEMPTION**

## **TOWN OF ARLINGTON**

### **APPLICATION FOR EXEMPTION**

General Court of the Commonwealth of Massachusetts Chapter 285 Acts of 2020

#### **THIS APPLICATION IS NOT OPEN TO PUBLIC INSPECTION**

It is however, reviewed and inspected by members of the Board of Assessors and authorized personal of the Office of the Board of Assessors

### **Requirements**

Age: 65 or older (co-owner must be 60 or older)

Resident: Must be a resident of Arlington as of December 31, 2023

Income: Must meet the Massachusetts Senior Circuit Breaker Limits for 2023:

- Single: \$69,000 ● Head of Household \$86,000 ● Joint \$103,000

Homeowners' principal residence valuation not to exceed \$1,025,000

Assets: Maximum of \$250,000 excluding primary residence

### **Necessary Documentation**

Completed Application

Proof of Age

Schedule CB from your Massachusetts Income Tax Return\*

Proof of value of all assets

Trust documents if primary residence is held in Trust

**\*If homeowner did not file Schedule CB additional income reporting & documentation is required.**

## **Application Deadline – September 5, 2024**

If you have questions after reading this application, please contact the Assessors' Office at 781.316.3050 or email [assessors@town.arlington.ma.us](mailto:assessors@town.arlington.ma.us)



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## FY 2025 Means Tested Senior Property Tax Exemption

General Court of the Commonwealth of Massachusetts Chapter 285 Acts of 2020

This application is not open to public inspection.

The FY 2025 filing deadline is September 5, 2024.

The deadline cannot be extended or waived by the Board of Assessors for any reason.

Applications received after September 5, 2024, will be deemed denied.

### APPLICANT INFORMATION

Include applicant, spouse, and any co-owner(s) in the home as of December 31, 2023

Name First, Middle Initial, Last	Relationship to Applicant	Date of Birth MM/DD/YYYY	Marital Status
	APPLICANT		

Were all Co-Owners at least 60 years of age, as of December 31, 2023?   **YES**   **NO**

Legal Residence				
	Street Address	Town	State	Zip Code
Mailing Address (if different)				
	Street Address	City/Town	State	Zip Code
Please provide at least one ➔				
	Home Phone	Mobile Phone	E-mail Address	

Is the ownership of the property in a trust as of December 31, 2023?   **YES**   **NO**

If **yes**, please attach all Trust instruments including all schedules.

Income: Must meet the State Circuit Breaker Limits (for 2023; Single \$64,000, Head of Household \$80,000, Married filing jointly \$103,000)

If you filed for the Senior Circuit Breaker Tax Credit (Schedule CB) with your 2023 Massachusetts Income Tax Return, please provide copy of Schedule CB

If you did not file for the Senior Circuit Breaker Tax Credit (Schedule CB) with your Massachusetts Income Tax Return. Please contact the Office of the Board of Assessors for an Income Schedule Form

## ASSETS

Real Estate	Assessed Value FY 2024	Amount Due on Mortgage
Homeowners Principal Address:	\$	\$
Other Real Estate, Address:	\$	\$

## Personal Assets

Enter account balances, as of December 31, 2023, for all assets. All assets require proof; see documentation listed below.

Required Documentation	Assets (Use account balance/ actual value as of 12/31/2023)	Applicant & Spouse (if applicable)	Other Co-owner(s) (if applicable)
All pages of Bank Statements as of December 31, 2023	Checking Account	\$	\$
	Savings Account	\$	\$
	Money Market Account	\$	\$
	Certificate of Deposit (CD)	\$	\$
All pages of Account Statements as of December 31, 2023	IRA(s)	\$	\$
	401K, 403B & 457B	\$	\$
	Brokerage Annuity or Mutual Fund Accounts	\$	\$
	Stocks or Savings Bonds (Attach List)	\$	\$
	Business Accounts	\$	\$
	Whole Life Insurance Policy	\$	\$
CY 2023 Excise statement	Car(s), Boats (s), Motor Home, Trailer	\$	\$
relevant statement	Other Miscellaneous Assets (specify)	\$	\$

Assets Maximum of \$250,000, excluding primary residence

### SIGNATURE. Sign to complete the application

This application has been prepared and examined by me. Under the pains and penalties of perjury, I declare that to the best of my knowledge and belief, this application and all accompanying documents and statements are true, correct, and complete. I also understand that failure to cooperate with any review of my eligibility may cause the application to be denied.

Applicant Signature

Date

Spouse/Co-Owner Signature

Date

Completed on behalf of Applicant by

Relationship

Signature

Date

If you have completed this form on behalf of the applicant/ homeowner please provide us with contact information, should the need arise.

printed name

phone number